

Table I.B.3.b.(1)(1996) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.7%	92.8%	90.5%	88.1%	90.3%	89.2%	90.7%	89.4%
Industry group **								
Agric., fish., forest.	85.7%	86.5%	89.1%	68.8%	70.4%	97.7%	83.7%	87.4%
Mining	98.8%	98.6%	98.4%	95.8%	99.5%	98.9%	95.9%	99.2%
Construction	78.7%	89.7%	80.5%	69.1%	75.7%	87.2%	80.5%	76.7%
Manufacturing	94.3%	92.6%	94.1%	92.0%	93.8%	95.1%	93.5%	94.4%
Transp., commu., util.	94.8%	95.4%	93.4%	92.7%	88.8%	96.8%	94.0%	95.0%
Wholesale trade	90.6%	94.6%	96.7%	94.8%	95.0%	84.3%	95.9%	88.9%
Retail Trade	83.3%	90.0%	89.1%	86.0%	85.6%	80.5%	88.0%	82.0%
Fin., ins., real est.	96.0%	96.5%	94.0%	96.5%	97.4%	95.5%	95.6%	96.1%
Services	87.9%	93.6%	90.3%	88.6%	88.1%	85.5%	91.6%	86.6%
Unknown	93.1%	91.7%	100.0%	0.0%	0.0%	0.0%	93.1%	0.0%
Ownership								
For profit, incorporated	89.6%	92.5%	90.6%	88.5%	90.0%	89.2%	90.6%	89.3%
For profit, unincorporated	91.7%	94.1%	89.4%	85.0%	93.4%	92.8%	91.4%	91.8%
Nonprofit	89.3%	92.7%	89.8%	86.5%	89.2%	89.9%	89.4%	89.3%
Unknown	89.2%	93.5%	93.7%	93.0%	94.2%	86.8%	94.7%	88.6%
Age of firm								
Less than 5 years	87.6%	94.3%	90.5%	79.4%	86.8%	88.3%	90.4%	82.9%
5-9 years	90.0%	93.5%	87.9%	87.0%	90.6%	92.8%	89.9%	90.1%
10-19 years	88.5%	93.5%	91.6%	88.6%	84.9%	85.5%	90.8%	86.5%
20 or more years	90.6%	91.7%	90.4%	89.7%	90.3%	91.2%	91.4%	90.4%
Unknown	89.4%	79.3%	95.6%	91.1%	92.8%	88.6%	87.7%	89.5%
Multi/single status								
2 or more locations	90.3%	87.1%	94.0%	93.4%	92.4%	89.3%	91.7%	90.2%
1 location only	88.5%	93.0%	90.1%	86.0%	86.7%	87.3%	90.6%	85.8%
Percent full-time employees								
Less than 25%	90.3%	79.1%	93.9%	83.1%	89.5%	94.5%	88.0%	90.9%
25-49 %	82.5%	94.6%	90.7%	87.3%	81.9%	78.7%	91.0%	80.3%
50-74 %	84.1%	89.2%	87.1%	85.5%	82.0%	83.4%	87.2%	83.2%
75% or more	90.4%	93.3%	90.8%	88.4%	91.4%	90.0%	91.0%	90.2%
Union presence								
No union employees	91.5%	93.2%	91.9%	89.8%	91.1%	92.0%	91.8%	91.3%
Has union employees	90.4%	91.7%	78.8%	79.4%	85.6%	95.2%	79.8%	91.8%
Unknown	85.4%	88.8%	85.1%	80.5%	90.4%	85.0%	87.8%	85.2%
Percent low wage employees **								
50% or more low wage	80.8%	85.6%	82.0%	73.2%	79.1%	87.2%	80.2%	81.0%
Less than 50% low wage	92.6%	94.1%	91.8%	91.3%	92.6%	93.1%	92.2%	92.8%
Unknown	86.5%	84.1%	85.0%	81.9%	88.4%	86.7%	85.8%	86.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(1)(1996) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.58%	0.65%	1.23%	0.41%	0.99%	0.46%	0.65%
Industry group **								
Agric., fish., forest.	3.80%	2.75%	4.92%	9.91%	12.70%	12.63%	2.84%	8.69%
Mining	0.82%	10.69%	17.98%	22.77%	10.50%	1.53%	2.80%	0.55%
Construction	1.98%	1.96%	3.05%	4.99%	5.52%	6.12%	1.85%	2.82%
Manufacturing	0.71%	2.42%	1.01%	1.34%	0.82%	1.03%	0.88%	0.74%
Transp., commu., util.	0.95%	2.02%	2.06%	1.57%	3.60%	1.31%	1.36%	1.18%
Wholesale trade	2.92%	1.59%	0.66%	1.34%	0.95%	5.21%	0.60%	3.58%
Retail Trade	0.90%	1.52%	1.46%	1.87%	1.43%	1.89%	1.31%	1.27%
Fin., ins., real est.	0.65%	0.47%	1.46%	0.60%	0.74%	1.11%	0.52%	0.77%
Services	0.76%	1.08%	1.24%	1.54%	1.07%	1.61%	0.95%	0.95%
Unknown	14.19%	14.00%	29.81%	0.00%	0.00%	0.00%	14.19%	0.00%
Ownership								
For profit, incorporated	0.70%	0.69%	0.82%	1.35%	0.66%	1.24%	0.52%	0.91%
For profit, unincorporated	1.14%	0.71%	2.10%	3.71%	1.73%	1.57%	1.48%	1.35%
Nonprofit	0.94%	1.32%	1.89%	2.05%	1.23%	1.97%	1.84%	1.17%
Unknown	1.65%	4.63%	10.04%	3.56%	1.67%	2.44%	1.27%	2.12%
Age of firm								
Less than 5 years	1.24%	1.00%	2.02%	2.60%	4.04%	3.73%	1.11%	1.61%
5-9 years	1.06%	1.22%	1.98%	2.10%	1.74%	1.90%	1.38%	1.50%
10-19 years	0.75%	0.49%	1.02%	1.52%	1.79%	3.36%	0.74%	1.30%
20 or more years	0.64%	0.85%	0.99%	1.63%	1.13%	1.26%	0.51%	0.84%
Unknown	1.08%	7.06%	2.13%	2.51%	0.78%	1.55%	5.18%	1.17%
Multi/single status								
2 or more locations	0.69%	5.59%	2.16%	1.08%	0.67%	1.05%	2.91%	0.75%
1 location only	0.44%	0.42%	0.57%	1.44%	1.06%	6.63%	0.42%	1.02%
Percent full-time employees								
Less than 25%	5.34%	10.89%	2.21%	4.14%	4.39%	9.66%	4.36%	6.46%
25-49 %	1.42%	1.40%	2.27%	3.18%	3.24%	2.42%	1.66%	1.47%
50-74 %	1.78%	1.81%	2.35%	1.98%	3.59%	3.65%	2.05%	2.45%
75% or more	0.61%	0.70%	0.72%	1.36%	0.48%	1.19%	0.52%	0.80%
Union presence								
No union employees	0.41%	0.75%	0.74%	1.24%	0.58%	0.85%	0.41%	0.56%
Has union employees	0.74%	4.22%	6.31%	3.09%	2.39%	0.97%	3.25%	0.91%
Unknown	2.10%	1.01%	2.92%	3.67%	1.59%	2.58%	1.33%	2.27%
Percent low wage employees **								
50% or more low wage	2.08%	3.23%	2.57%	3.88%	2.85%	2.37%	1.76%	2.47%
Less than 50% low wage	0.24%	0.37%	0.77%	0.60%	0.50%	0.73%	0.34%	0.29%
Unknown	1.55%	2.54%	2.23%	3.14%	1.85%	2.00%	1.28%	1.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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